



Order Filed on January 19, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
TRENTON VICINAGE

Caption in Compliance with D.N.J. LBR 9004-2(c)

STERN, LAVINTHAL & FRANKENBERG, LLC
105 Eisenhower Parkway, Suite 302
Roseland, NJ 07068
Phone: (973) 797-1100
Fax: (973) 228-2679
Attorney for Secured Creditor,
**Seterus, Inc., as authorized sub-servicer for Federal
National Mortgage Association ("Fannie Mae"), a
corporation organized and existing under the laws
of the United States of America**
By: Jeanette F. Frankenberg, Esq.
Ashley L. Rose, Esq.

In Re:

Eileen Nolan aka Eileen Cummings

Debtor(s).

Case No.: 17-20390-KCF

Chapter: 13

Hearing Date: January 10, 2018

Judge: Kathryn C. Ferguson

CONSENT ORDER RESOLVING MOTION TO VACATE THE STAY

The consent order set forth on the following pages, numbered two (2) through three (3),
is hereby **ORDERED**.

DATED: January 19, 2018

A handwritten signature in black ink, appearing to read "Kathryn C. Ferguson".

Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

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Debtor: Eileen Nolan aka Eileen Cummings

Case No: 17-20390-KCF

Caption: Consent Order Resolving Motion to Vacate the Stay

Applicant:	<u>Seterus, Inc.</u>
Applicant's Counsel:	<u>Stern Lavinthal & Frankenberg, LLC</u>
Debtor's Counsel:	<u>James J. Cerbone, Esq.</u>
Property Involved ("Collateral"):	<u>30 Ash Drive, Neptune, NJ 07753</u>

Relief sought:

- ✓ Motion for relief from the automatic stay
- Motion to dismiss
- Motion for prospective relief to prevent imposition of automatic stay

against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 5 months, from September 1, 2017 to January 1, 2018.
- The Debtor is overdue for 5 payments at \$1,881.46 per month.
- Less Funds held in debtor(s) suspense \$798.99

Total Arrearages Due \$8,608.31.

2. Debtor must cure all post-petition arrearages, as follows:

- Immediate payment in the amount of \$6,727.00 shall be made on or before January 19, 2018, directly to the Secured Creditor.
- Payment in the amount of \$1,881.31 shall be made on or before January 31, 2018.
- Beginning February 1, 2018, regular monthly mortgage payments in the amount of \$1,881.46 shall continue to be made.

3. Payments to the Secured Creditor shall be made to the following address(es):

- ✓ Immediate payment: Seterus, Inc.
P.O. Box 1047
Hartford, CT 06143

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Debtor: Eileen Nolan aka Eileen Cummings

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✓ Regular monthly payment: Seterus, Inc.
P.O. Box 1047
Hartford, CT 06143

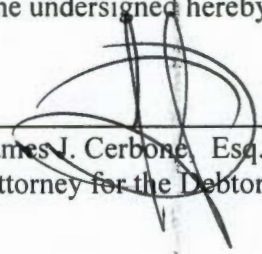
In the event of Default:

If the Debtors fail to make the immediate payment specified above or fail to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtors' failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' attorney.

4. Award of Attorneys' Fees:

- ✓ The Applicant is awarded attorneys fees of \$350.00, and costs of \$181.00.
The fees and costs are payable through the Chapter 13 plan.

The undersigned hereby consent to the form and entry of the foregoing order



James J. Cerbone, Esq.
Attorney for the Debtors

/s/ Jeanette F. Frankenberg
/s/ Ashley L. Rose

Jeanette F. Frankenberg, Esq.
Ashley L. Rose, Esq.
Attorney for Secured Creditor